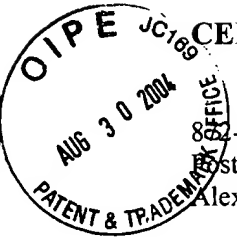


3828  
41



**CERTIFICATE OF FACSIMILE**

I hereby certify that this Response and Amendment, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 822-9306 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date: August 26, 2004 By: *John R. White*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Inventor(s):	Crane, et al.	Docket No.:	10655.7700
Serial No.:	09/415,632	Examiner:	Poinvil, Frantzy
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS		

**RECEIVED**  
SEP 03 2004  
**GROUP 3600**

**RESPONSE AND AMENDMENT**

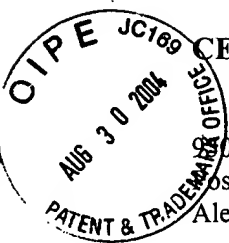
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Office Action mailed August 2, 2004 regarding the above-referenced patent application, of which this Response is within the shortened three month statutory period for Response, please amend the application as follows and consider the following remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

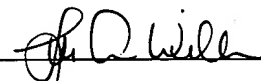
**Remarks/Arguments** begin on page 7 of this paper.



# CERTIFICATE OF FACSIMILE

I hereby certify that this Response Transmittal, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 872-8906 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Mail Stop Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date: August 26, 2004

By: 

**PATENT**

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s):	Crane, et al.	Docket No.:	10655.7700
Serial No.:	09/415,632	Examiner:	Poinvil, Frantzy
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS		
		Confirmation No.:	5093

### RESPONSE TRANSMITTAL

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**

SEP 03 2004

**GROUP 3600**

Dear Sir/Madam:

Attached herewith is a response to an Office Action dated August 26, 2004 in the above-identified application.

#### FEE CALCULATION, CLAIMS AS AMENDED:

	Claims remaining after amendment		Highest number previously paid for		Present Extra		Additional Fee
Total Effective Claims	12	minus	20	=	x	18.00 =	\$
Independent Claims	2		3	=	x	84.00 =	\$
If amendment enters proper multiple dependent claim(s) into this application for first time (per application)						\$260.00 +	N/A
						<b>Subtotal:</b>	\$

Fee Calculation: Request for Extension of Time pursuant to  
37 C.F.R. §1.136(a)

<input type="checkbox"/>	Response filed within <b>first</b> month after due date – add	\$ 110.00
<input type="checkbox"/>	Response filed within <b>second</b> month after due date – add	\$ 420.00
<input type="checkbox"/>	Response filed within <b>third</b> month after due date – add	\$ 950.00
<input type="checkbox"/>	Response filed within <b>fourth</b> month after due date – add	\$1480.00
<input type="checkbox"/>	Response filed within <b>fifth</b> month after due date – add	\$2010.00
<b>TOTAL:</b>		\$

If one of the “small entity” boxes above is checked, enter half (½)  
of the second subtotal and **subtract**.

Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98 N/A  
**TOTAL ADDITIONAL FEE ENCLOSED:** \_\_\_\_\_

☐ Please charge Deposit Account No. 19-2814 in the amount of \$\_\_\_\_\_.  
**A duplicate copy of this sheet is attached.**

☐ Check No. \_\_\_\_\_ in the total amount of \$\_\_\_\_\_ is attached.

**This statement does NOT authorize charge of the issue fee.** The Commissioner is hereby authorized to charge any other fee specifically authorized hereafter, or any **deficiency** in the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under 37 C.F.R. §§1.16-1.18 (**deficiency** only) now or hereafter relative to this Application and the resulting Official document under 37 C.F.R. §1.20, or credit any overpayment to Account No. 19-2814 for **which purpose a duplicate copy of this sheet is attached.**

Respectfully submitted,

By \_\_\_\_\_

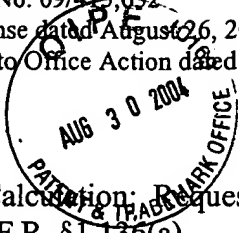
Howard I. Sobelman  
Reg. No. 39,038

Dated \_\_\_\_\_

8/26/04

**SNELL & WILMER, L.L.P.**  
One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
Phone: (602) 382-6228  
Fax: (602) 382-6070

Appl. No. 09/415-632  
Response dated August 26, 2004  
Reply to Office Action dated 8/2/2004



RECEIVED

SEP 03 2004

GROUP 3600

Fee Calculation: Request for Extension of Time pursuant to  
37 C.F.R. §1.136(a)

<input type="checkbox"/>	Response filed within <b>first</b> month after due date – add	\$ 110.00
<input type="checkbox"/>	Response filed within <b>second</b> month after due date – add	\$ 420.00
<input type="checkbox"/>	Response filed within <b>third</b> month after due date – add	\$ 950.00
<input type="checkbox"/>	Response filed within <b>fourth</b> month after due date – add	\$1480.00
<input type="checkbox"/>	Response filed within <b>fifth</b> month after due date – add	\$2010.00

**TOTAL:** \$

If one of the “small entity” boxes above is checked, enter half (½)  
of the second subtotal and **subtract**.

Information Disclosure Statement Pursuant to 37 C.F.R. §§1.97-1.98

N/A

**TOTAL ADDITIONAL FEE ENCLOSED:** \_\_\_\_\_

☐ Please charge Deposit Account No. 19-2814 in the amount of \$\_\_\_\_\_.

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Respectfully submitted,

By \_\_\_\_\_

Howard I. Sobelman

Reg. No. 39,038

Dated \_\_\_\_\_

8/26/04

**SNELL & WILMER, L.L.P.**

One Arizona Center

400 East Van Buren

Phoenix, Arizona 85004-2202

Phone: (602) 382-6228

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